

# *Best Practices in Financial Education*

*Bob Mantell*

*TS Institute Director and Treynor Schools K-12  
Financial Literacy Coordinator*

## Who We Are

- ◆ The TS Institute is a 501(c)(3) organization affiliated with TS Bank.
- ◆ Created in 2009 through an idea generated by the owners of TS Bank. Based upon the belief that America's economic challenges are rooted in a general lack of financial literacy.
- ◆ The Institute was established through a partnership with TS Bank and the Treynor Community School District. The goal of this partnership was to create a comprehensive K-12 financial literacy program that meets Iowa's Core Curriculum 21<sup>st</sup> Century financial literacy standards.

## Who We Are

- ◆ Institute staff of three dedicated to the advancement of financial literacy in Iowa schools and non-profit organizations.
- ◆ Non-profit organization that is nationally recognized as a leader in the financial literacy space.
  - ◆ FLEC
  - ◆ FDIC
  - ◆ IDOE
- ◆ Proud partner with area school districts, government agencies, and financial institutions to deliver programming that positively impacts Iowa students.

## What We Do

- ◆ Promote and enhance financial literacy by providing the following to educators and students:
  - ◆ Objective, unbiased advice and reviews on curriculum materials and resources.
  - ◆ Consulting services to share best practices.
  - ◆ Subject matter expertise on Iowa state financial literacy standards.
  - ◆ In-school support (lesson plan delivery, assessment facilitation).
  - ◆ Facilitation of in-school banking programs, in school and after school events, and events with non-profit organizations.

## What We Do

### Focus Areas:

- ◆ Personal/Consumer Finance
- ◆ Banking & Financial Markets
- ◆ Insurance & Risk Management
- ◆ Economics
- ◆ Entrepreneurship

### Program Elements:

- ◆ K-12 curriculum introduction and/or integration
- ◆ Support infrastructure to compliment classroom learning (in-school banking, after school programs)
- ◆ Assessment tools to measure student progress
- ◆ Professional development for teachers

## The Treynor Model

- ◆ Complete K-12 financial literacy integration. Every student receives classroom financial literacy instruction during the school year.
- ◆ In-school banking program to provide practical application of in-school learning experiences.
- ◆ After school programming to offer additional learning opportunities.
- ◆ Annual assessments to measure program impact and effectiveness.

## Elementary School Programming

- ♦ Junior Achievement

(<https://www.juniorachievement.org/web/ja-usa/ja-programs>) is facilitated in every classroom K-5. The program focuses on financial literacy, economics, and entrepreneurship and consists of six sequential themes, each with five hands-on activities. Program can be delivered by community volunteers.

- ♦ JA *Ourselves* for kindergarten students.
- ♦ JA *Our Families* for Grade 1 students.
- ♦ JA *Our Community* for Grade 2 students.
- ♦ JA *Our City* for Grade 3 students.
- ♦ JA *Our Region* for Grade 4 students.
- ♦ JA *Our Nation* for Grade 5 students.

## Elementary School Programming

- ♦ Council for Economic Education  
(<http://www.councilforeconed.org/>) lessons are facilitated throughout the school year in grades K-5. Most of the programming is pulled from EconEdLink (<http://www.econedlink.org/>) and Virtual Economics (<http://ve.councilforeconed.org/>).
- ♦ The Dordt College Center for Economic Education  
([https://www.dordt.edu/services\\_support/cee/](https://www.dordt.edu/services_support/cee/)) facilitates an annual elementary school economics poster contest in the fall and also facilitates the elementary school Stock Market Game (<http://www.stockmarketgame.org/>).
- ♦ Money Smart Week poster contest  
([https://d3n8a8pro7vhmx.cloudfront.net/msw/pages/649/attachments/original/1421794038/MSW\\_2015\\_poster\\_contest\\_flyer\\_students.pdf?1421794038](https://d3n8a8pro7vhmx.cloudfront.net/msw/pages/649/attachments/original/1421794038/MSW_2015_poster_contest_flyer_students.pdf?1421794038)) for Grades 2-5.

## Elementary School Programming

- ♦ Money Mammals  
(<http://www.themoneymammals.com/>) for kindergarten students.
- ♦ National Lemonade Day (<http://lemonadeday.org/>) for Grades 1-2. Entrepreneurship-based lesson plans and a culminating lemonade stand event.
- ♦ The Great Piggy Bank Pageant  
(<http://www.everyonecansave.org/>) for Grade 3.
- ♦ Vault (<http://www.everfi.com/vault>) for Grade 4.
- ♦ Econ Olympics  
(<http://ecedweb.unomaha.edu/center/econolympicshome.htm>) for Grade 5.

## Middle School Programming

- ♦ Junior Achievement

(<https://www.juniorachievement.org/web/ja-usa/ja-programs>) is facilitated in every classroom 6-8. The middle school program builds on JA elementary program concepts and provides a supplement for standard social studies curricula. Each program consists of six hands-on activities and can be delivered by community volunteers.

- ♦ *JA Global Marketplace* for Grade 6 students.
- ♦ *JA Economics for Success* for Grade 7 students.
- ♦ *JA It's My Business* for Grade 8 students.
- ♦ *JA America Works* for Grade 8 students.

## Middle School Programming

- ♦ Take Charge Today - Introductory Level (<http://takechargetoday.arizona.edu/curriculum/introductory-level>) is facilitated in Grades 6-7. The introductory level curriculum includes fifteen lesson plans targeted for middle school students. The average instruction time for each lesson is 45-135 minutes.
- ♦ MoneyIsland (<https://tsbank.moneyisland.com/>) is facilitated in Grade 6.
- ♦ National Theatre for Children's Mad About Money series (<http://nationaltheatre.com/program/mad-about-money-ii-pay-yourself-first/>) for Grades 6-8.
- ♦ The Dordt College Center for Economic Education's ([https://www.dordt.edu/services\\_support/cee/](https://www.dordt.edu/services_support/cee/)) Stock Market Game (<http://www.stockmarketgame.org/>).

## Middle School Programming

- ♦ ABA's Get Smart About Credit  
(<http://www.aba.com/engagement/pages/getsmartaboutcredit.aspx>) for Grade 8 is a national campaign to raise awareness about the importance of using credit wisely.
- ♦ Money Smart Week essay contest  
([https://d3n8a8pro7vhmx.cloudfront.net/msw/pages/649/attachments/original/1420472062/MSW\\_Kid\\_Iowa\\_2015.pdf?1420472062](https://d3n8a8pro7vhmx.cloudfront.net/msw/pages/649/attachments/original/1420472062/MSW_Kid_Iowa_2015.pdf?1420472062)) for Grades 7-8.
- ♦ Finance Challenge  
(<https://financechallenge.unl.edu/Home/Welcome>) for Grades 6-8.

## High School Programming

- ♦ Take Charge Today - Advanced Level  
(<https://takecharge.today.arizona.edu/curriculum/advanced-level>) The advanced level curriculum includes thirty lesson plans for students in Grades 10-12. The average instruction time for each lesson is 145-225 minutes.
- ♦ Money Smart Week essay contest  
([https://d3n8a8pro7vhmx.cloudfront.net/msw/pages/649/attachments/original/1420472062/MSW\\_Kid\\_Iowa\\_2015.pdf?1420472062](https://d3n8a8pro7vhmx.cloudfront.net/msw/pages/649/attachments/original/1420472062/MSW_Kid_Iowa_2015.pdf?1420472062) ) for Grades 9-11.
- ♦ EverFi (<http://www.everfi.com/>) for Grades 11-12.

## High School Programming

- ♦ Dave Ramsey's Foundations in Personal Finance (<http://www.daveramsey.com/school/foundations/>) in Grades 11-12.
- ♦ Adam Carroll's *Winning The Money Game* (<http://www.adamspeaks.com/>) in Grade 9.
- ♦ Finance Challenge (<https://financechallenge.unl.edu/Home/Welcome>) for Grades 9-12.
- ♦ Econ Challenge (<https://econchallenge.unl.edu/Home/Welcome>) for Grades 11-12.

## High School Programming

- ♦ Iowa College Access Network's *Life Store* ([http://www.icansucceed.org/en/initiatives/college\\_access\\_programs/#LS](http://www.icansucceed.org/en/initiatives/college_access_programs/#LS)) for Grade 12 during Iowa Assessments Week.
- ♦ Iowa Student Loan's *Financial Know-How Challenge* (<http://www.iowastudentloan.org/scholarships-and-programs/high-school-challenge.aspx>) for Grade 12.
- ♦ Project Financial Literacy (<http://www.projectfl.org/>) for Grade 12.

## In-School Banking Programs

- ♦ Cardinal Branch bank at Treynor Elementary for Grades K-5.
- ♦ Junior Jacket Branch bank at Council Bluffs Rue Elementary for Grades K-5.
- ♦ Yellowjacket Branch at Council Bluffs Thomas Jefferson High School (<http://www.tsinstitute.org/student-banks/>) for Grades 9-12.

## Additional Programming

- ♦ ABA's Teach Children To Save Day  
(<http://www.aba.com/engagement/pages/teachchildrentosave.aspx>) and Lights, Camera, Save!  
(<http://www.aba.com/engagement/lcs/pages/default.aspx>).
- ♦ America Saves Week  
(<http://www.americasavesweek.org/>).
- ♦ Money Smart Week  
(<http://www.moneysmartweek.org/>).
- ♦ Iowa Jump\$tart Coalition (<http://iowajumpstart.org/>).

## Institute Website

- ◆ Curriculum and resource repository with alignment matrix to state standards.
- ◆ Assessment tools, grant funding resources, school year calendar of events, and much more.
- ◆ [www.tsinstitute.org](http://www.tsinstitute.org)

## Thank You!

- ◆ Bob Mantell, TS Institute Director
  - ◆ Email: [bob.mantell@tsinstitute.org](mailto:bob.mantell@tsinstitute.org)
  - ◆ Cell: (402) 680-2896
- ◆ Kyle Osborne, TS Institute Coordinator
  - ◆ Email: [kyle.osborne@tsinstitute.org](mailto:kyle.osborne@tsinstitute.org)
  - ◆ Cell: (605) 480-3022
- ◆ Patty Fleming, TS Institute Admin Asst.
  - ◆ Email: [patty.fleming@tsinstitute.org](mailto:patty.fleming@tsinstitute.org)

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